

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION

In Re:

Paul D. Ransom and  
Mary S. Ablao

Debtors

Case No.: 14-03366  
Chapter 13  
Honorable Scott W. Dales

**DEBTORS' FOURTH POST-CONFIRMATION AMENDMENT  
TO CHAPTER 13 PLAN**

NOW COME the Debtors, by their attorney, Debt Relief Legal Clinic, PLLC, and as for their Fourth Post-Confirmation Amendment to Chapter 13 Plan, states as follows:

1. Debtors filed for relief under Chapter 13 of the Bankruptcy Code on May 13, 2014, and their Chapter 13 Plan was confirmed on August 28, 2014.
2. Debtors have met with counsel for Annual Review and filed contemporaneously herewith Amended Schedules I and J.
3. Debtors amend their Plan to provide an increase in the monthly payment to \$1,950.00, effective August 1, 2018.
4. This Fourth Amendment will have a positive impact on the general unsecured creditors and is not being served on the creditor matrix.
5. That the provisions of Debtors' Plan, except as amended herein and heretofore, shall remain unaffected.

WHEREFORE, Debtors pray that this Fourth Amendment to their Chapter 13 Plan be allowed.

Date:

7/24/18

Date:

7/24/18



Paul D. Ransom, Debtor



Mary S. Ablao, Joint Debtor

DRAFTED BY:

*K. Krol*

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Kristen L. Krol (P55103)  
Debt Relief Legal Clinic, PLLC  
Attorney for Debtors  
4710 W. Saginaw Highway, Suite C  
Lansing, Michigan 48917-2654  
517-321-6804 ♦ debtrlc@drclc.com

**UNITED STATES BANKRUPTCY COURT  
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In Re:

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**NOTICE AND OPPORTUNITY TO OBJECT**

Notice is hereby given that Debtors, by their attorney, Debt Relief Legal Clinic, PLLC, filed their Fourth Post-Confirmation Amendment to Chapter 13 Plan.

Please note: DEBTORS' FOURTH POST-CONFIRMATION AMENDMENT TO CHAPTER 13 PLAN, attached hereto, has been filed in the above cause. No hearing will be set before the Court, unless a written objection to this Amendment is timely filed with the Clerk of the Bankruptcy Court. If you have any objection, you have 21 days from the date of service of this notice in which to file such written objection. In the event an objection is filed, a subsequent notice will be sent to you of the date, time and location of the hearing on the objection.

If you file a written objection, the original should be sent to: United States Bankruptcy Court, One Division Avenue, NW, Room 200, Grand Rapids, Michigan 49503.

A copy of any objection shall also be served upon the following:

Kristen L. Krol  
Debt Relief Legal Clinic, PLLC  
4710 W. Saginaw Highway, Suite C  
Lansing, Michigan 48917-2654

Barbara P. Foley  
Chapter 13 Trustee  
229 E. Michigan Avenue, Suite 440  
Kalamazoo, Michigan 49007

DEBT RELIEF LEGAL CLINIC, PLLC

/s/ Kristen L. Krol

Kristen L. Krol (P55103)  
Attorney for Debtors  
4710 W. Saginaw Highway, Suite C  
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517-321-6804 ♦ debtrlc@drlc.com

Date Notice Served: July 25, 2018

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION**

In Re:

Paul D. Ransom and  
Mary S. Ablao

Debtors

Case No.: 14-03366  
Chapter 13  
Honorable Scott W. Dales

**ORDER APPROVING FOURTH POST-CONFIRMATION  
AMENDMENT TO CHAPTER 13 PLAN**

This cause having come on to be heard on Debtors' Fourth Post-Confirmation Amendment to Chapter 13 Plan, and it appearing that no objection was filed within the time allowed by the Notice and Opportunity to Object, which appears from the filed Proof of Service to have been duly served, or any objection so filed has been withdrawn, and the Court being fully advised in the premises, Now, Therefore;

IT IS HEREBY ORDERED that Debtors' Fourth Post-Confirmation Amendment to Chapter 13 Plan, be and is hereby approved, as follows: plan payment shall be increased to \$1,950.00, effective August 1, 2018.

**END OF ORDER**

PREPARED BY:  
DEBT RELIEF LEGAL CLINIC, PLLC  
By: Kristen L. Krol (P55103)  
Attorney for Debtors  
4710 W. Saginaw Highway, Suite C  
Lansing, Michigan 48917-2654  
517-321-6804 ♦ debtrlc@drlc.com

Case No.: 14-03366  
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/s/ Elizabeth A. Smith  
Elizabeth A. Smith, Legal Secretary for  
Debt Relief Legal Clinic, PLLC  
Attorney for Debtors  
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